

The complaint

Mr G's complained that Aviva Insurance Limited unfairly declined the claim he made after he lost his car key on holiday.

What happened

Mr G took his car key with him when he went on holiday. He says he kept the key in his hand luggage. But, when he got home and unpacked, the key was missing. So he made a claim on his travel insurance policy.

Aviva declined the claim because they said cover for parts and accessories for any motor vehicles was excluded from the policy. Mr G complained, saying the key was neither a car part nor an accessory. Aviva didn't change their decision. So Mr G brought his complaint to the Financial Ombudsman Service.

Our investigator reviewed the information provided by both parties and concluded Aviva didn't need to do anything different to resolve the complaint. He was satisfied it was reasonable to say the key is a car part – so the exclusion applies.

Mr G didn't agree with our investigator's view. So I've been asked to make a decision.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done that, I'm not upholding this complaint. I'll explain why.

The relevant exclusion says cover isn't provided for:

"Parts and accessories of any motor vehicles...."

Mr G has pointed out that Aviva declined the claim on the basis the key is an accessory, but said in response to his complaint that it's a part. That's true. But it's not relevant because both are excluded.

I've thought carefully about this. The car can't be operated without the key. And the key has no other function than to operate the car. On that basis, I think it's fair to say it's a car part. I can't reasonably say, as Mr G suggests, that it's not a part because it's not listed as such on the manufacturer's website. And so, while I know this isn't the outcome Mr G was hoping for, I don't think Aviva need to do any more to resolve his complaint.

My final decision

For the reasons I've explained, I'm not upholding Mr G's complaint about Aviva Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 12 November 2025.

Helen Stacey
Ombudsman